

FORM B1

United States Bankruptcy Court
Western District of New York

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Levine, Barry	Name of Joint Debtor (Spouse)(Last, First, Middle): Levine, Hermine I.
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): N/A	All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): N/A
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): 9783	Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): 6290
Street Address of Debtor (No. & Street, City, State & Zip Code): 628 Mill Street Williamsville, NY 14221	Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 628 Mill Street Williamsville, NY 14221
County of Residence or of the Principal Place of Business: Erie	County of Residence or of the Principal Place of Business: Erie
Mailing Address of Debtor (if different from street address): N/A	Mailing Address of Joint Debtor (if different from street address): N/A

04-12777 K

Information Regarding the Debtor (Check the Applicable Boxes)

Venue (Check any applicable box)

- Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
 There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Type of Debtor (Check all boxes that apply)

- Individual(s) Railroad
 Corporation Stockbroker
 Partnership Commodity Broker
 Other _____ Clearing Bank

Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box)

- Chapter 7 Chapter 11 Chapter 13
 Chapter 9 Chapter 12
 Sec. 304 - Case ancillary to foreign proceeding

Nature of Debts (Check one box)

- Consumer/Non-Business Business

Filing Fee (Check one box)

- Full Filing Fee Attached
 Filing Fee to be paid in installments (Applicable to individuals only)
 Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments.
 Rule 1006(b). See Official Form No. 3.

Chapter 11 Small Business (Check all boxes that apply)

- Debtor is a small business as defined in 11 U.S.C. § 101
 Debtor is and elects to be considered a small business under
 11 U.S.C. § 1121(e) (Optional)

Statistical/Administrative Information (Estimates only)

- Debtor estimates that funds will be available for distribution to unsecured creditors.
 Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

Estimated Number of Creditors	1-15	16-49	50-99	100-199	200-999	1000-over
	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Estimated Assets

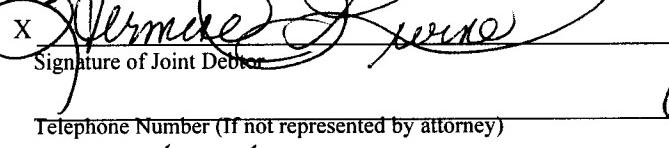
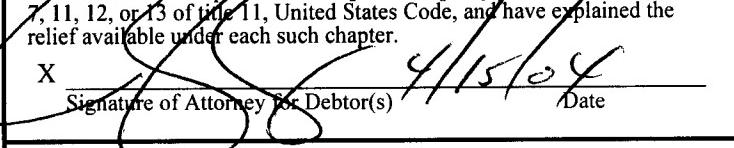
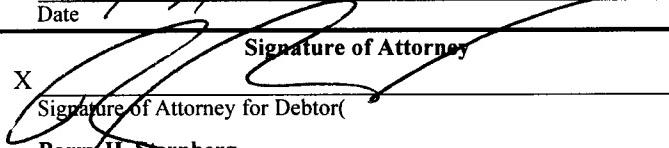
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Estimated Debts

\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

THIS SPACE IS FOR COURT USE ONLY

2004 APR 16 PM 2:01
 U.S. BANKRUPTCY COURT
 W. B. N.Y. - BUFFALO
FILED

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s) Barry M. Levine, Hermine I. Levine			
Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)					
Location Where Filed: NONE	Case Number:	Date Filed:			
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)					
Name of Debtor: NONE	Case Number:	Date Filed:			
District:	Relationship:	Judge:			
Signatures					
Signature(s) of Debtor(s) (Individual/Joint)		Exhibit A			
<p>I declare under penalty of perjury that the information provided in this petition is true and correct.</p> <p>[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code specified in this petition.</p>		<p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)</p> <input type="checkbox"/> Exhibit A is attached and made a part of this petition.			
 Signature of Debtor		Exhibit B <p>(To be completed if debtor is an individual whose debts are primarily consumer debts)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.</p>			
 Signature of Joint Debtor		 Signature of Attorney for Debtor(s) 4/15/04 Date			
Telephone Number (If not represented by attorney) 4/14/04 Date		Exhibit C <p>Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?</p> <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No			
Signature of Attorney  Signature of Attorney for Debtor(Barry H. Sternberg, Printed Name of Attorney for Debtor(s) / Bar No. Law Offices of Barry H. Sternberg Firm Name 4925 Main Street, Suite 202 Amherst, NY 14226 Address <hr/> (716) 839-2700 Telephone Number 4/15/04 Date				Signature of Non-Attorney Petition Preparer <p>I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 107, I prepared this document for compensation, and that I have provided the debtor with a copy of this document.</p> <p>Not Applicable</p> <p>Printed Name of Bankruptcy Petition Preparer</p> <p>Social Security Number (Required by 11 U.S.C. § 110(c).)</p> <p>Address</p> <p>Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p>X Not Applicable</p> <p>Signature of Authorized Individual</p> <p>Printed Name of Authorized Individual</p> <p>Title of Authorized Individual</p> <p>Date</p> <p>X Not Applicable</p> <p>Signature of Bankruptcy Petition Preparer</p> <p>Date</p> <p>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.</p>	

UNITED STATES BANKRUPTCY COURT

Western District of New York

In re: Barry M. Levine
9783

Hermine I. Levine
6290

Case No. _____
Chapter 7

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

- None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
102,884.00	Wages	2002
56,025.00	Wages	2003
11,000.00	Wages	2004

2. Income other than from employment or operation of business

- None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
29,245.00	IRA/Unemployment	2002
40,669.00	IRA	2003

3. Payments to creditors

None

- a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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- b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

None



- a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
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- b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

None



- List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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6. Assignments and receiverships

None



- a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

NAME AND ADDRESS OF CUSTODIAN	NAME AND ADDRESS OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

None

- List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

None

- List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

None

- List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Law Offices of Barry Sternberg 4925 Main Street - Suite 202 Amherst, NY 14226	04/08/2004	\$851.00

10. Other transfers

None

- a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree,
RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY
TRANSFERRED
AND VALUE RECEIVED

11. Closed financial accounts

None

- List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR
DIGITS OF ACCOUNT NUMBER,
AND AMOUNT OF FINAL BALANCE

AMOUNT AND
DATE OF SALE
OR CLOSING

Hartford Life & Columbus Funds

IRA accounts

closed 10/03 - \$40,669.00

12. Safe deposit boxes

None



- List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF BANK OR
OTHER DEPOSITORY

NAMES AND ADDRESSES
OF THOSE WITH ACCESS
TO BOX OR DEPOSITORY

DESCRIPTION
OF
CONTENTS

DATE OF TRANSFER
OR SURRENDER,
IF ANY

13. Setoffs

None



- List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF
SETOFF

AMOUNT OF
SETOFF

14. Property held for another person

None



- List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS
OF OWNER

DESCRIPTION AND VALUE
OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

- a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None

NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR
DISPOSITION

18. Nature, location and name of business

None



- a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NUMBER	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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- b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None



NAME	ADDRESS
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19. Books, records and financial statements

None



- a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
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- b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None



NAME AND ADDRESS	DATES SERVICES RENDERED
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- c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None



NAME	ADDRESS
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- d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case by the debtor.

None

NAME AND ADDRESS

DATE ISSUED

20. Inventories

None

- a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY
(Specify cost, market or other basis)

-
- b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

None

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN
OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

None

- a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation.		

None

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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22. Former partners, officers, directors and shareholders

None

- a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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- b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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24. Tax Consolidation Group.

None



If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six -year period** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER

25. Pension Funds.

None



If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER

* * * * *

[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date

9/14/04

Signature
of Debtor

Barry M. Levine

Date

9/14/04

Signature
of Joint
Debtor

Hermine I. Levine

In re: Barry M. LevineHermine I. Levine

Case No. _____

Debtor

(If known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
628 Mill Street Williamsville, NY 14221	Fee Owner	H	\$ 120,000.00	\$ 108,272.42
Total		>	\$ 120,000.00	

(Report also on Summary of Schedules.)

In re **Barry M. Levine**

Debtor

Hermine I. Levine

Case No.

(If known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account at M & T Bank	J	300.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Savings account at M & T Bank	J	500.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Normal household items & personal possessions	J	3,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Wearing apparel	J	50.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		Retirement	W	7,000.00
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			

In re **Barry M. Levine**

Debtor

Hermine I. Levine

Case No.

(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1995 Mazda Protege	J	1,250.00
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1997 Ford Explorer	J	4,450.00
23. Automobiles, trucks, trailers, and other vehicles and accessories.		2002 Kia Rio - titled to wife for convenience only - paid for & maintained by debtor's daughter	W	5,000.00
24. Boats, motors, and accessories.	X			

In re **Barry M. Levine**

Debtor

Hermine I. Levine

Case No.

(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	X			
2 continuation sheets attached				Total \$ 21,550.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

In re Barry M. Levine

Hermine I. Levine

, Case No.

Debtor.

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under:

(Check one box)

- 11 U.S.C. § 522(b)(1) Exemptions provided in 11 U.S.C. § 522(d). **Note: These exemptions are available only in certain states.**
- 11 U.S.C. § 522(b)(2) Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY, WITHOUT DEDUCTING EXEMPTIONS
1997 Ford Explorer	Debt. & Cred. Law § 282	4,800.00	4,450.00
628 Mill Street Williamsville, NY 14221	CPLR § 5206(a)	10,000.00	120,000.00
Checking account at M & T Bank	CPLR § 5205(d), CPLR §5231	300.00	300.00
Normal household items & personal possessions	CPLR § 5205(a)(5)	3,000.00	3,000.00
Retirement	Debt. & Cred. Law § 282, Ins. Law §4607, CPLR §5205(c)	7,000.00	7,000.00
Savings account at M & T Bank	CPLR § 5205(d), CPLR §5231	500.00	500.00
Wearing apparel	CPLR § 5205(a)(5)	50.00	50.00

In re: Barry M. Levine

Hermine I. Levine

Case No.

Debtor

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 061-2039092 ABN-AMRO Dept. 8241 135 S. LaSalle Street Chicago, IL 60674-8241		J	1997 Mortgage 628 Mill Street Williamsville, NY 14221 VALUE \$120,000.00				108,272.42	0.00
ACCOUNT NO. 8110005301 WFS Express PO Box 25341 Santa Ana, CA 92799-5341			2002 Security Agreement 2002 Kia Rio - titled to wife for convenience only - paid for & maintained by debtor's daughter VALUE \$5,000.00				9,000.00	4,000.00

0 Continuation sheets attached

Subtotal >	\$117,272.42
Total >	\$117,272.42

(Report total also on Summary of Schedules)

In re **Barry M. Levine**

Hermine I. Levine

Case No.

Debtor

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$4,650* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

Deposits by individuals

Claims of individuals up to \$2,100* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

Alimony, Maintenance, or Support

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

Other Priority Debts

* Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 Continuation sheets attached

In re Barry M. Levine Hermine I. Levine, Case No. _____
 Debtor (If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority: Taxes and Certain Other Debts Owed to Governmental Units

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCOUNT NO. 36658004-7 Erie County Water Authority 350 Ellicott Square Building PO Box 5148 Buffalo, NY 14240-5148	J	2003 water bill			111.36	111.36
ACCOUNT NO. P065369783-7 NYS Dept. Taxation & Finance Tax Comp Div. W. A. Harriman State Office Building Campus Albany, NY 12207		2002 taxes			1,090.48	1,090.48
ACCOUNT NO. 3063096 State of Ohio Charles Mifsud, Special Counsel 326 S. High Street Annex, Suite 201 Columbus, OH 43125		1989 1989 state taxes			958.96	958.96

Sheet no. 1 of 1 sheets attached to Schedule of Creditors Holding Priority Claims

Subtotal (Total of this page)	\$2,160.80
----------------------------------	------------

Total	\$2,160.80
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(Use only on last page of the completed Schedule E.)

(Report total also on Summary of Schedules)

In re **Barry M. Levine**

Debtor

Hermine I. Levine

Case No.

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 01610928675048	J	2003 cable bill				281.97
Adelphia 355 Chicago Street Buffalo, NY 14204-2069						
ACCOUNT NO. 4388641881391788	J	sons fraternity				3,000.00
Alpha Epsilon Pi Fraternity c/o Harold D. Berman 8333 Douglas Avenue, Suite 1200 Dallas, TX 75225						
ACCOUNT NO. 5291071533267280	J	2000 credit card				1,521.02
Capital One P.O. Box 85147 Richmond, VA 23285-5147						
ACCOUNT NO. 5178052245036690	J	1999 credit card				516.37
Capital One P.O. Box 85147 Richmond, VA 23285-5147						
ACCOUNT NO. 5178052245036690	J	2000 credit card				2,298.49
Capital One P.O. Box 85147 Richmond, VA 23285-5147						

4 Continuation sheets attached

Subtotal	>	\$7,617.85
Total	>	

In re **Barry M. Levine**

Debtor

Hermine I. Levine

Case No.

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5291151860988086		J	1999 credit card				730.35
Capital One P.O. Box 85147 Richmond, VA 23285-5147							
ACCOUNT NO. 4227091210004428		J	1999 credit card				2,512.25
Cross Country Bank P.O. Box 310711 Boca Raton, FL 33431							
ACCOUNT NO. 5458004056167966		J	2000 credit card				3,193.93
Direct Merchants PO Box 21550 Tulsa, OK 74121-1550							
ACCOUNT NO. 6011766900098799		H	2000 credit card				896.68
Gateway Credit Card Plan PO Box 9025 Des Moines, IA 50364-0001							
ACCOUNT NO. 6035320038116040		J	2000 credit card				276.32
Home Depot PO Box 105981 Dept. 51 Atlanta, GA 30353							

Sheet no. 1 of 4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority
Claims

Subtotal
(Total of this page)

\$7,609.53

Total

(Use only on last page of the completed Schedule F.)

In re Barry M. Levine

Debtor

Hermine I. Levine

Case No.

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR <small>HUSBAND, WIFE, JOINT OR COMMUNITY</small>	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4853209.06	H	2003 utility bill				558.94
National Fuel 6363 Main Street Williamsville, NY 14221-5887						
ACCOUNT NO. 60837-03106	W	2003 utility bill				848.50
Niagara Mohawk Attn: Bankruptcy Unit Collection Services PO Box 5026 Buffalo, NY 14205-5026						
ACCOUNT NO. 4479410225403497	J	2000 credit card				2,808.95
Providian PO Box 660567 Dallas, TX 75266-0567						
ACCOUNT NO. 13438629001	W	2000 student loan				9,168.26
Sallie Mae PO Box 4600 Wilkes Barre, PA 18773-4600						
ACCOUNT NO. 06536978301	H	1999 student loan				51,579.79
Sallie Mae PO Box 4600 Wilkes Barre, PA 18773-4600						

Sheet no. 2 of 4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority
Claims

Subtotal
(Total of this page)

\$64,964.44

Total

(Use only on last page of the completed Schedule F.)

In re Barry M. Levine

Debtor

Hermine I. Levine

Case No.

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR <small>HUSBAND, WIFE, JOINT OR COMMUNITY</small>	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 601297004-1	J	2003 long distance				103.14
Sprint PO Box 6419 Carol Stream, IL 60197-6419						
ACCOUNT NO. 0051533189-1	J	2002 cell phones				327.81
Sprint PCS PO Box 1769 Newark, NJ 07101-1769						
ACCOUNT NO. 094610979	J	2003 dues				792.12
Temple Bet El 2368 Eggert Road Tonawanda, NY 14150						
ACCOUNT NO. 094610979	J	2000 credit card				1,268.45
The Bon Ton PO Box 2285 York, PA 17405						
ACCOUNT NO. 7166321720325260	J	2003 phone bill				132.78
Verizon PO Box 1100 Albany, NY 12250-0001						

Sheet no. 3 of 4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority
ClaimsSubtotal
(Total of this page)**\$2,624.30**

Total

(Use only on last page of the completed Schedule F.)

In re Barry M. Levine

Debtor

Hermine I. Levine

Case No.

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 7166326592325264		J	2003 phone bill				122.91
Verizon PO Box 1100 Albany, NY 12250-0001							
ACCOUNT NO. 53115809			2002 personal loan				2,168.77
Wells Fargo PO Box 98784 Las Vegas, NV 89193-8784							

Sheet no. 4 of 4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority
Claims

Subtotal
(Total of this page)

\$2,291.68

Total

\$85,107.80

(Use only on last page of the completed Schedule F.)

(Report also on Summary of Schedules)

In re: **Barry M. Levine****Hermine I. Levine**

Case No.

(if known)

Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

In re: Barry M. Levine

Debtor

Hermine I. Levine

Case No.

(if known)

SCHEDULE H - CODEBTORS Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
Debtor's Age:	RELATIONSHIP	AGE
Spouse's Age:		
EMPLOYMENT:	DEBTOR	SPOUSE
Occupation	Inventory Auditor	Legal Secretary
Name of Employer	Omnicount	Jaeckle, Fleischmann & Mugel
How long employed	2 weeks	4 years
Address of Employer	Chantilly, VA	Fleet Bank Building Buffalo, NY 14202

Income: (Estimate of average monthly income)

DEBTOR

SPOUSE

Current monthly gross wages, salary, and commissions
(pro rate if not paid monthly.)

\$	800.00	\$	2,561.76
\$	0.00	\$	235.00

Estimated monthly overtime

\$	800.00	\$	2,796.76
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SUBTOTAL

LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
- b. Insurance
- c. Union dues
- d. Other (Specify) **Parking**

\$	168.00	\$	574.88
\$	0.00	\$	40.00
\$	0.00	\$	0.00
\$	0.00	\$	58.90

SUBTOTAL OF PAYROLL DEDUCTIONS

\$	168.00	\$	673.78
\$	632.00	\$	2,122.98

TOTAL NET MONTHLY TAKE HOME PAY

Regular income from operation of business or profession or farm
(attach detailed statement)

\$	0.00	\$	0.00
----	-------------	----	-------------

Income from real property

\$	0.00	\$	0.00
----	-------------	----	-------------

Interest and dividends

\$	0.00	\$	0.00
----	-------------	----	-------------

Alimony, maintenance or support payments payable to the debtor for the
debtor's use or that of dependents listed above.

\$	0.00	\$	0.00
----	-------------	----	-------------

Social security or other government assistance
(Specify)

\$	0.00	\$	0.00
----	-------------	----	-------------

Pension or retirement income

\$	0.00	\$	0.00
----	-------------	----	-------------

Other monthly income

\$	0.00	\$	0.00
----	-------------	----	-------------

(Specify)

\$	0.00	\$	0.00
----	-------------	----	-------------

TOTAL MONTHLY INCOME

\$	632.00	\$	2,122.98
----	---------------	----	-----------------

TOTAL COMBINED MONTHLY INCOME

\$ 2,754.98

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following
the filing of this document:**NONE**

In re **Barry M. Levine, Hermine I. Levine**

Case No. _____

Debtor

(If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home)	\$	1,310.00
Are real estate taxes included? Yes <input checked="" type="checkbox"/> No _____	\$	200.00
Is property insurance included? Yes <input checked="" type="checkbox"/> No _____	\$	12.00
Utilities Electricity and heating fuel	\$	100.00
Water and sewer	\$	0.00
Telephone	\$	100.00
Other _____	\$	300.00
Home maintenance (repairs and upkeep)	\$	50.00
Food	\$	40.00
Clothing	\$	200.00
Laundry and dry cleaning	\$	290.00
Medical and dental expenses	\$	7.00
Transportation (not including car payments)	\$	0.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
Charitable contributions	\$	0.00
Insurance (not deducted from wages or included in home mortgage payments)	\$	0.00
Homeowner's or renter's	\$	113.68
Life	\$	234.00
Health	\$	156.00
Auto	\$	0.00
Other _____	\$	0.00
Taxes (not deducted from wages or included in home mortgage payments)	\$	0.00
(Specify) _____	\$	0.00
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)	\$	0.00
Auto	\$	0.00
Other _____	\$	0.00
Alimony, maintenance or support paid to others	\$	0.00
Payments for support of additional dependents not living at your home	\$	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
Other Cell phones	\$	90.00
Gifts	\$	25.00
Personal care	\$	50.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$	3,277.68
[FOR CHAPTER 12 AND 13 DEBTORS ONLY]		
Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.		
A. Total projected monthly income	\$	_____
B. Total projected monthly expenses	\$	_____
C. Excess income (A minus B)	\$	_____
D. Total amount to be paid into plan each	\$	_____
	(interval)	

In re: Barry M. Levine
Debtor

Hermine I. Levine

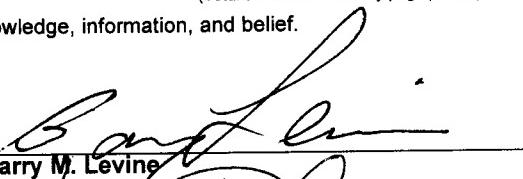
Case No. _____
(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

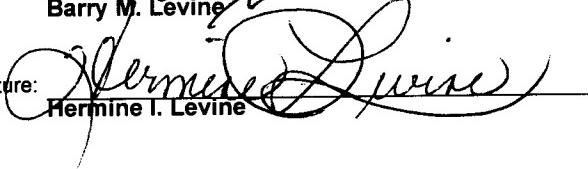
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 17 sheets plus the summary page, and that they are true and correct to the best of my knowledge, information, and belief.

Date: _____

Signature: 
Barry M. Levine

Date: _____

Signature: 
Hermine I. Levine

[If joint case, both spouses must sign]

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C §§ 152 and 3571.

United States Bankruptcy Court
Western District of New York

In re Barry M. Levine

Hermine I. Levine

Case No.

Chapter 7

SUMMARY OF SCHEDULES

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 120,000.00		
B - Personal Property	YES	3	\$ 21,550.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 117,272.42	
E - Creditors Holding Unsecured Priority Claims	YES	2		\$ 2,160.80	
F - Creditors Holding Unsecured Nonpriority Claims	YES	5		\$ 85,107.80	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 2,754.98
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 3,277.68
Total Number of sheets in ALL Schedules >		17			
			Total Assets > \$ 141,550.00		
				Total Liabilities > \$ 204,541.02	

UNITED STATES BANKRUPTCY COURT
Western District of New York

In re: **Barry M. Levine**
9783

Hermine I. Levine
6290

Case No. _____
Chapter **7**

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:
 - a. *Property To Be Surrendered.*

Description of Property

Creditor's Name

None

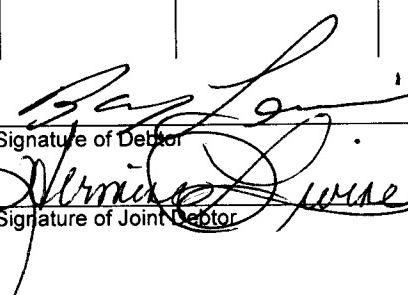
b. *Property To Be Retained.*

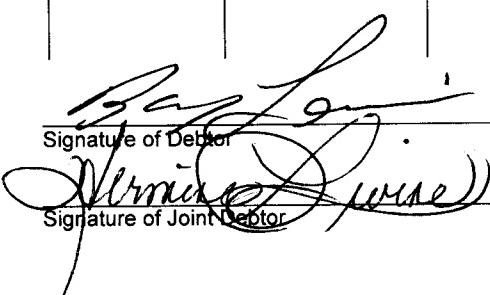
[Check any applicable statement.]

Description of Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)	Other
1. 628 Mill Street Williamsville, NY 14221	ABN-AMRO			X	
2. 2002 Kia Rio - titled to wife for convenience only - paid for & maintained by debtor's daughter	WFS Express			X	

Date: 4/14/04

Date: 4/17/04


Signature of Debtor


Signature of Joint Debtor

UNITED STATES BANKRUPTCY COURT
Western District of New York

In re: **Barry M. Levine**

Hermine I. Levine

Case No.
Chapter 7

Debtors

**DISCLOSURE OF COMPENSATION OF ATTORNEY
FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	851.00
Prior to the filing of this statement I have received	\$	851.00
Balance Due	\$	0.00

2. The source of compensation paid to me was:

Debtor Other (specify)

3. The source of compensation to be paid to me is:

Debtor Other (specify)

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a) Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b) Preparation and filing of any petition, schedules, statement of affairs, and plan which may be required;
- c) Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d) [Other provisions as needed]

None

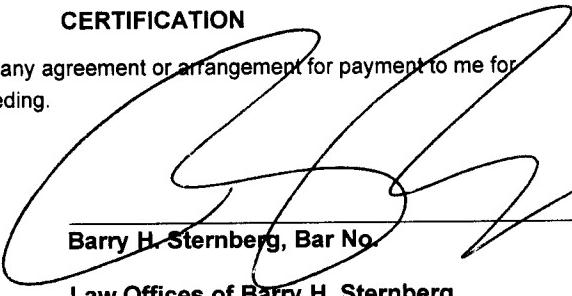
6. By agreement with the debtor(s) the above disclosed fee does not include the following services:

None

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: 4/15/04


Barry H. Sternberg, Bar No. 7842

Law Offices of Barry H. Sternberg
Attorney for Debtor(s)

ABN-AMRO
Dept. 8241
135 S. LaSalle Street
Chicago, IL 60674-8241

Adelphia
355 Chicago Street
Buffalo, NY 14204-2069

Alpha Epsilon Pi Fraternity
c/o Harold D. Berman
8333 Douglas Avenue, Suite 1200
Dallas, TX 75225

Capital One
P.O. Box 85147
Richmond, VA 23285-5147

Cross Country Bank
P.O. Box 310711
Boca Raton, FL 33431

Direct Merchants
PO Box 21550
Tulsa, OK 74121-1550

Erie County Water Authority
350 Ellicott Square Building
PO Box 5148
Buffalo, NY 14240-5148

Gateway Credit Card Plan
PO Box 9025
Des Moines, IA 50364-0001

Home Depot
PO Box 105981
Dept. 51
Atlanta, GA 30353

National Fuel
6363 Main Street
Williamsville, NY 14221-5887

Niagara Mohawk
Attn: Bankruptcy Unit
Collection Services
PO Box 5026
Buffalo, NY 14205-5026

NYS Dept. Taxation &
Finance Tax Comp Div.
W. A. Harriman State
Office Building Campus
Albany, NY 12207

Providian
PO Box 660567
Dallas, TX 75266-0567

Sallie Mae
PO Box 4600
Wilkes Barre, PA 18773-4600

Sallie Mae
PO Box 4600
Wilkes Barre, PA 18773-4600

Sprint
PO Box 6419
Carol Stream, IL 60197-6419

Sprint PCS
PO Box 1769
Newark, NJ 07101-1769

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Temple Bet El
2368 Eggert Road
Tonawanda, NY 14150

The Bon Ton
PO Box 2285
York, PA 17405

Verizon
PO Box 1100
Albany, NY 12250-0001

Wells Fargo
PO Box 98784
Las Vegas, NV 89193-8784

WFS Express
PO Box 25341
Santa Ana, CA 92799.5341